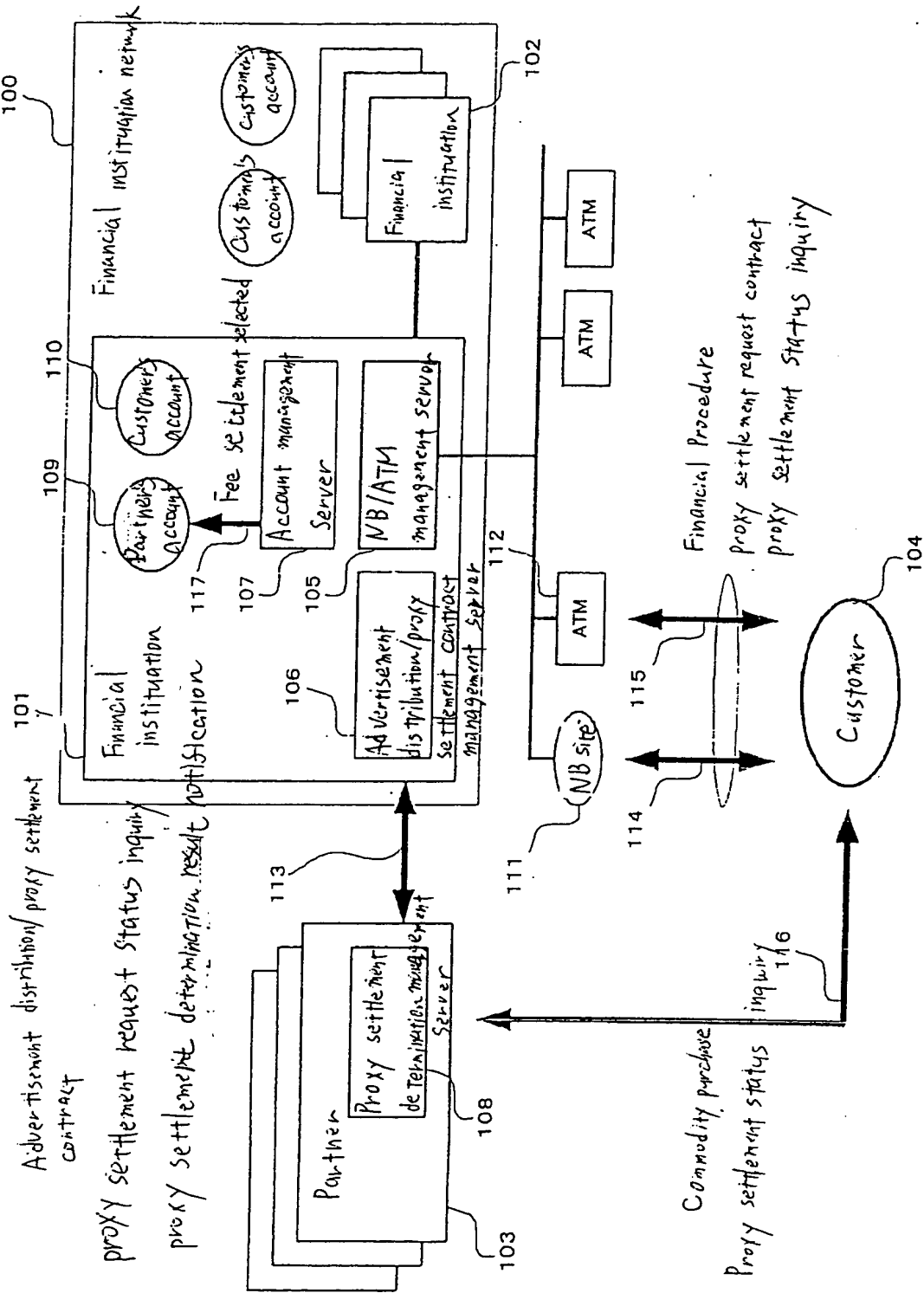
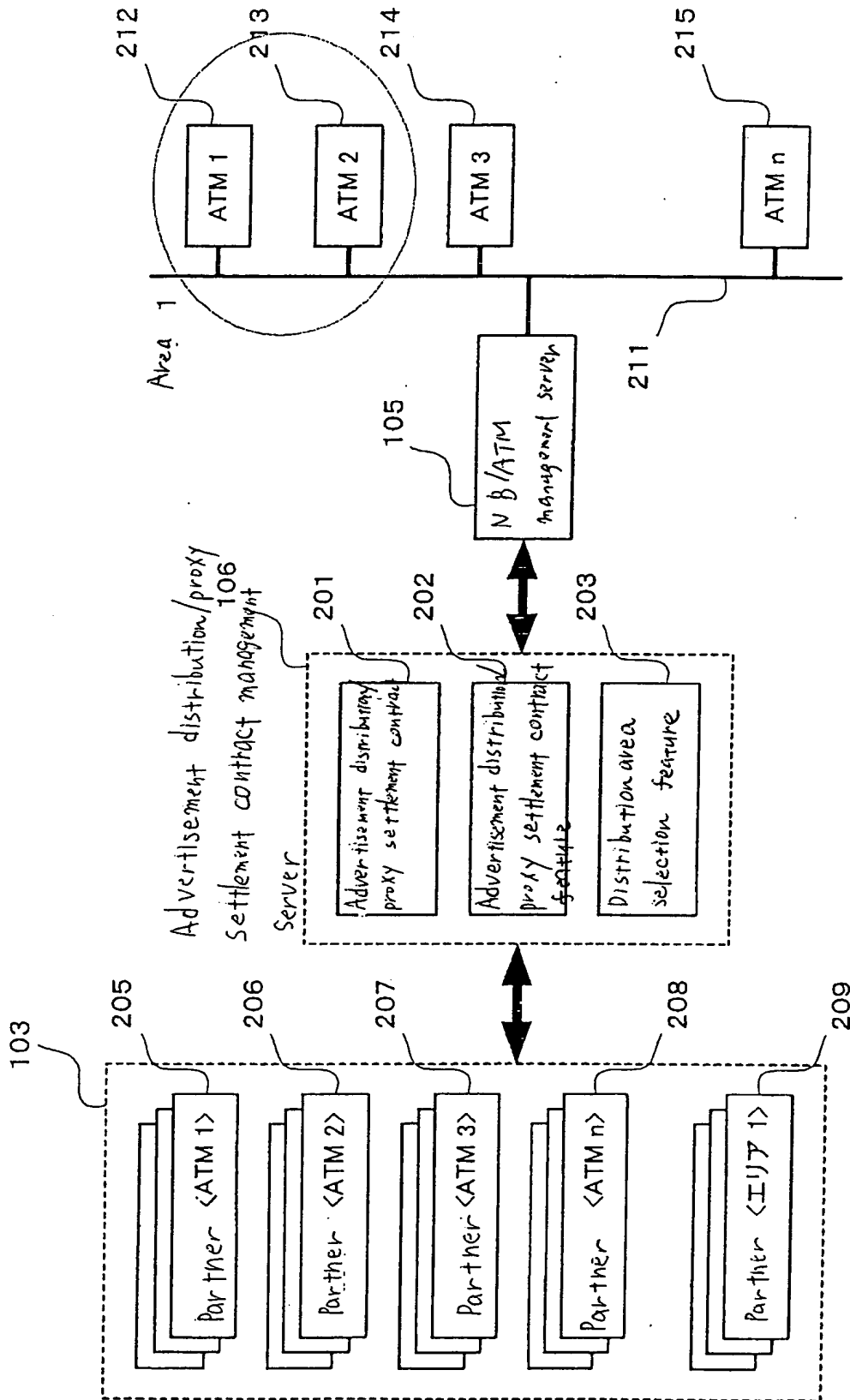


[Fig. 1]



[Fig. 2]



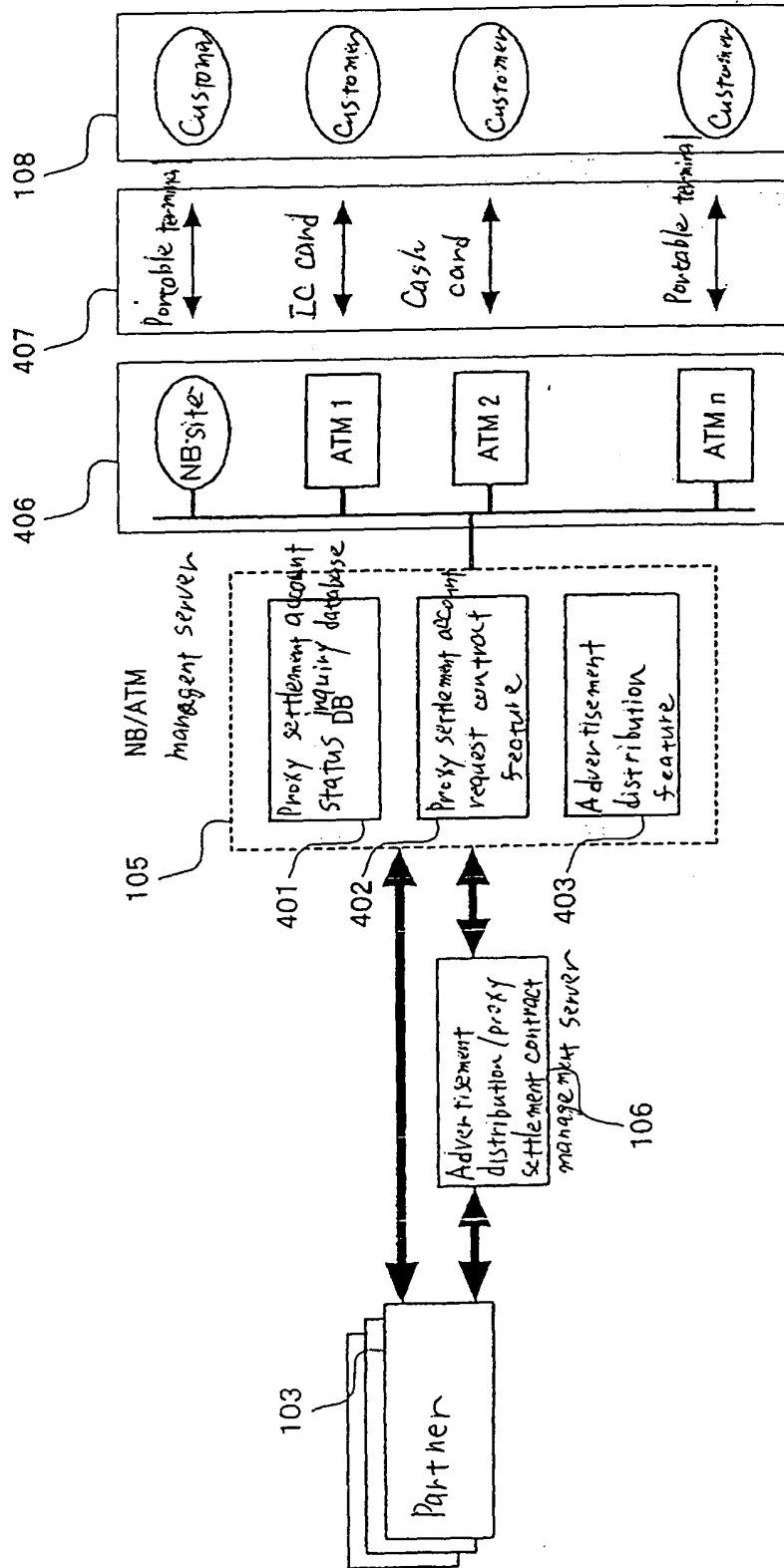
[Fig. 3]

Area number	Terminal number	Partner name	Contract form
Area 1	ATM 212	Department Store A	Individual / area
		Family restaurant A	Individual / terminal
	ATM 213	Department Store A	Individual / area
Area 2	ATM 214	Convenience store A/B	Collective / terminal
...	...	Convenience store C	Individual / terminal
Area n	ATM 215
		Store in a shopping district	Collective / terminal

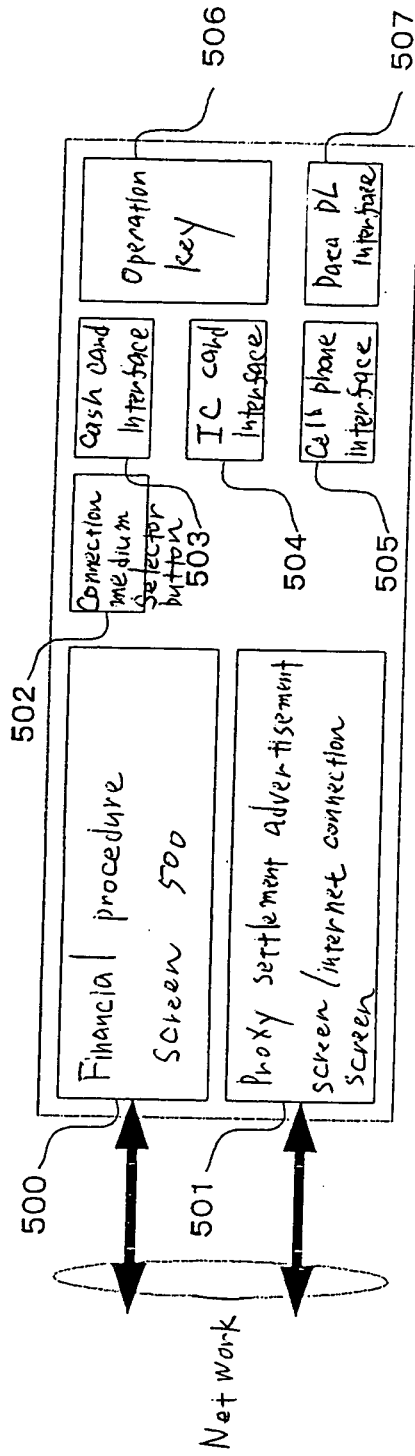
[Fig. 4]

304	305	306	307	308	309
Area number	Terminal number	Maximum number of contracts allowed	Current number of contracts	Monthly advertisement distribution charge	Monthly customer usage status (Number of proxy settlement contract requests/all subscription)
Area 1	ATM 212	5	2	500 Yen	1400/2000
	ATM 213	2	2	400 Yen	550/1000
Area 2	ATM 214	3	1	300 Yen	400/800
...
Area m	ATM 215	5	1	300 Yen	500/800

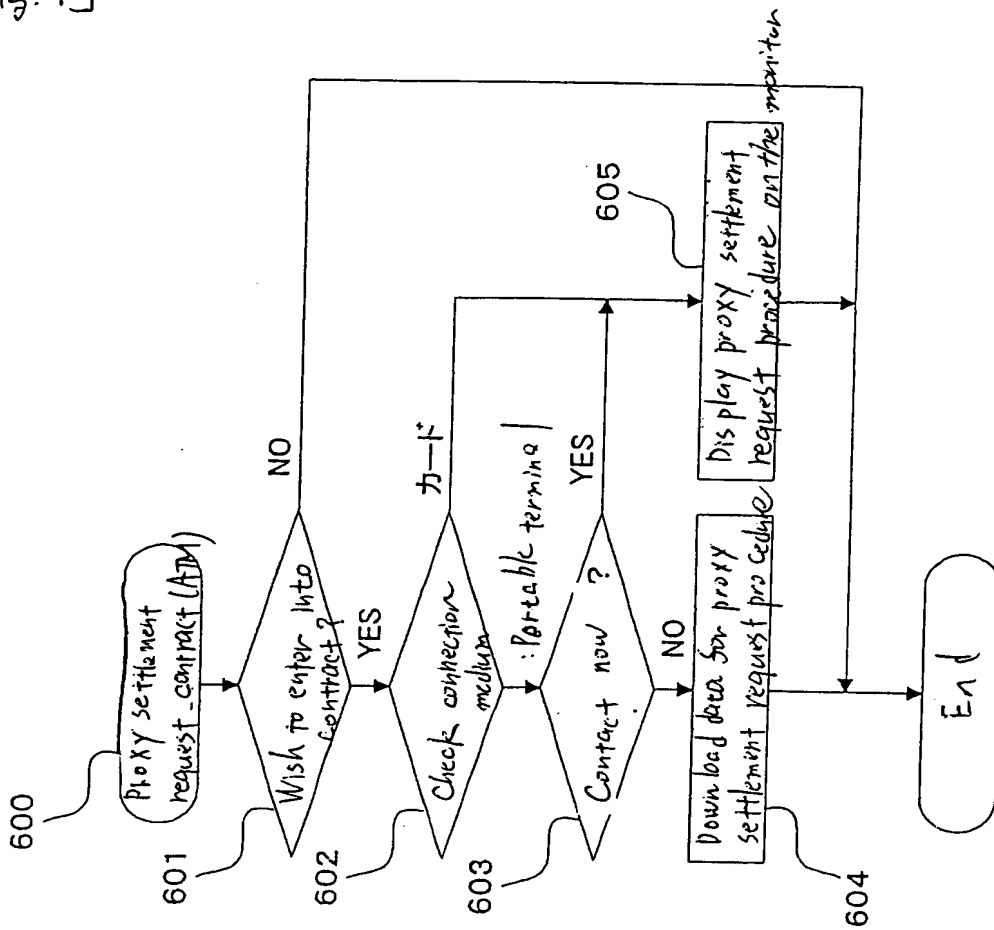
[Fig. 5]



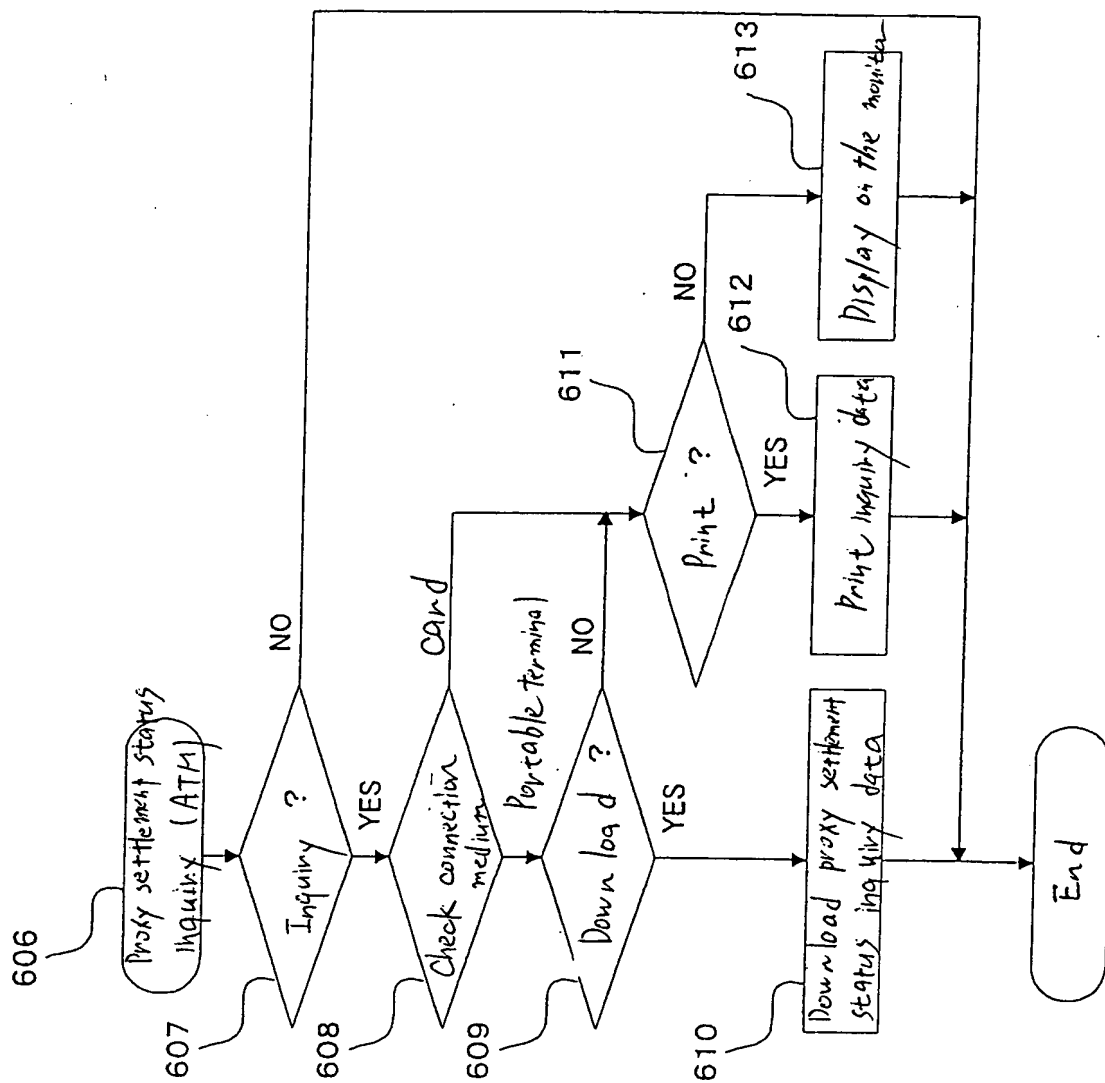
[Fig. 6]



[Fig. 7]



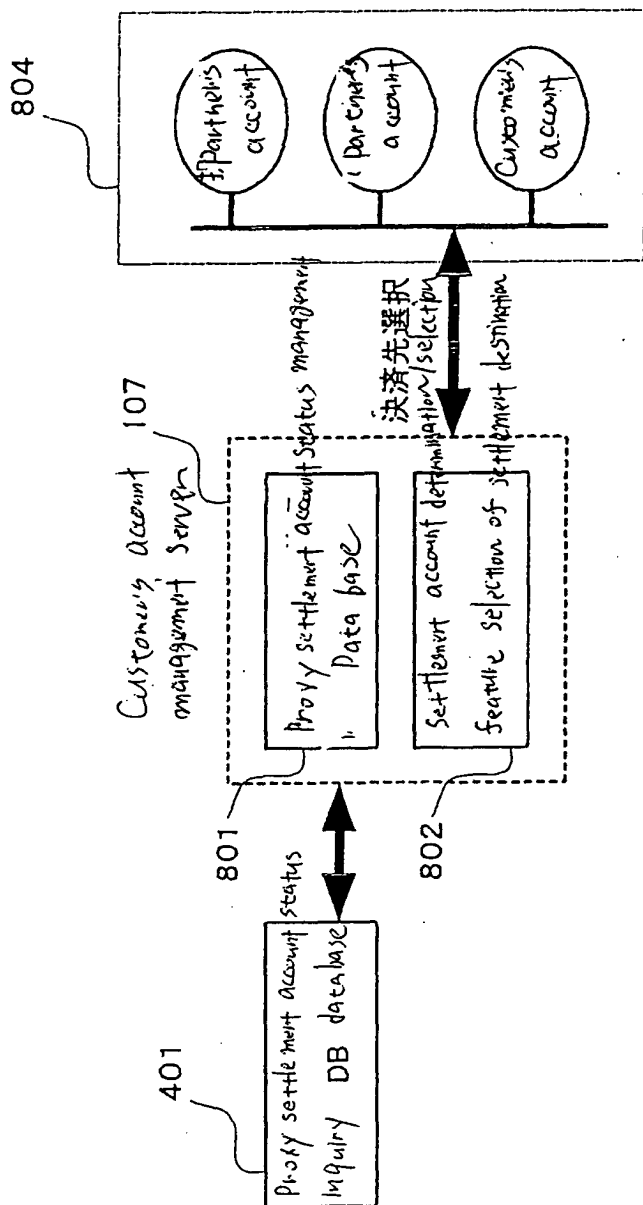
[Fig. 8]



[Fig. 9]

Use date/time	Use terminal (住所)	Fee charged	Settlement request destination	Settlement determination	Proxy settlement expiration date
2002/03/07	ATM 1 (Z cho-me, Y town, X city)	105 yen	Department store A	O	---
2002/03/08	ATM 1 (Z cho-me, Y town, X city)	105 yen	Department store A	O	---
2002/03/13	ATM 3 (W cho-me, Y town, X city)	210 yen	Convenience store C	x	2002/03/31
...
2002/03/24	ATM 1 (Z cho-me, Y town, X city)	105 yen	Department store A	O	---
2002/03/25	NB	525 yen	Department store A	x	2002/03/31
2002/04/01	NB	210 yen	Department store A	x	2002/04/30

[Fig. 10]



[Fig. 11]

Use date/time	Fee charged	Settlement request destination	Settle determination	Settle destination
2002/03/07	105 yen	Department Store C	O	Department Store A
2002/03/08	105 yen	Department Store A	O	Department Store A
2002/03/13	210 yen	Convenience Store C	x	Department Store A
...	Customer
2002/03/24	105 yen	Department Store A	O	Department Store A
2002/03/25	525 yen	Department Store A	x	Customer

900

901

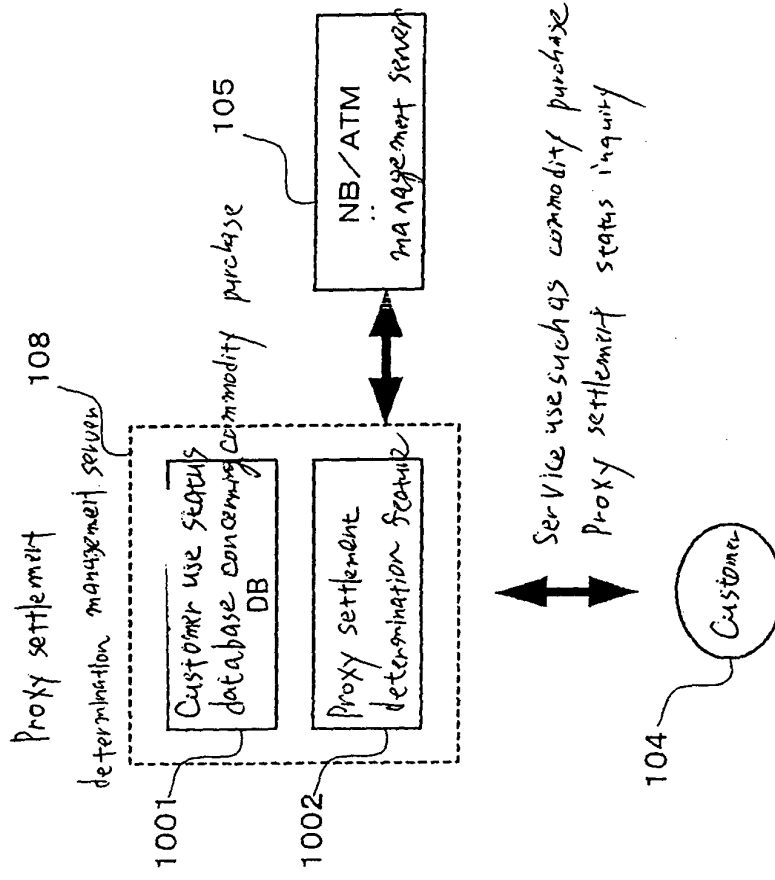
902

903

904

settle destination

[Fig. 12]



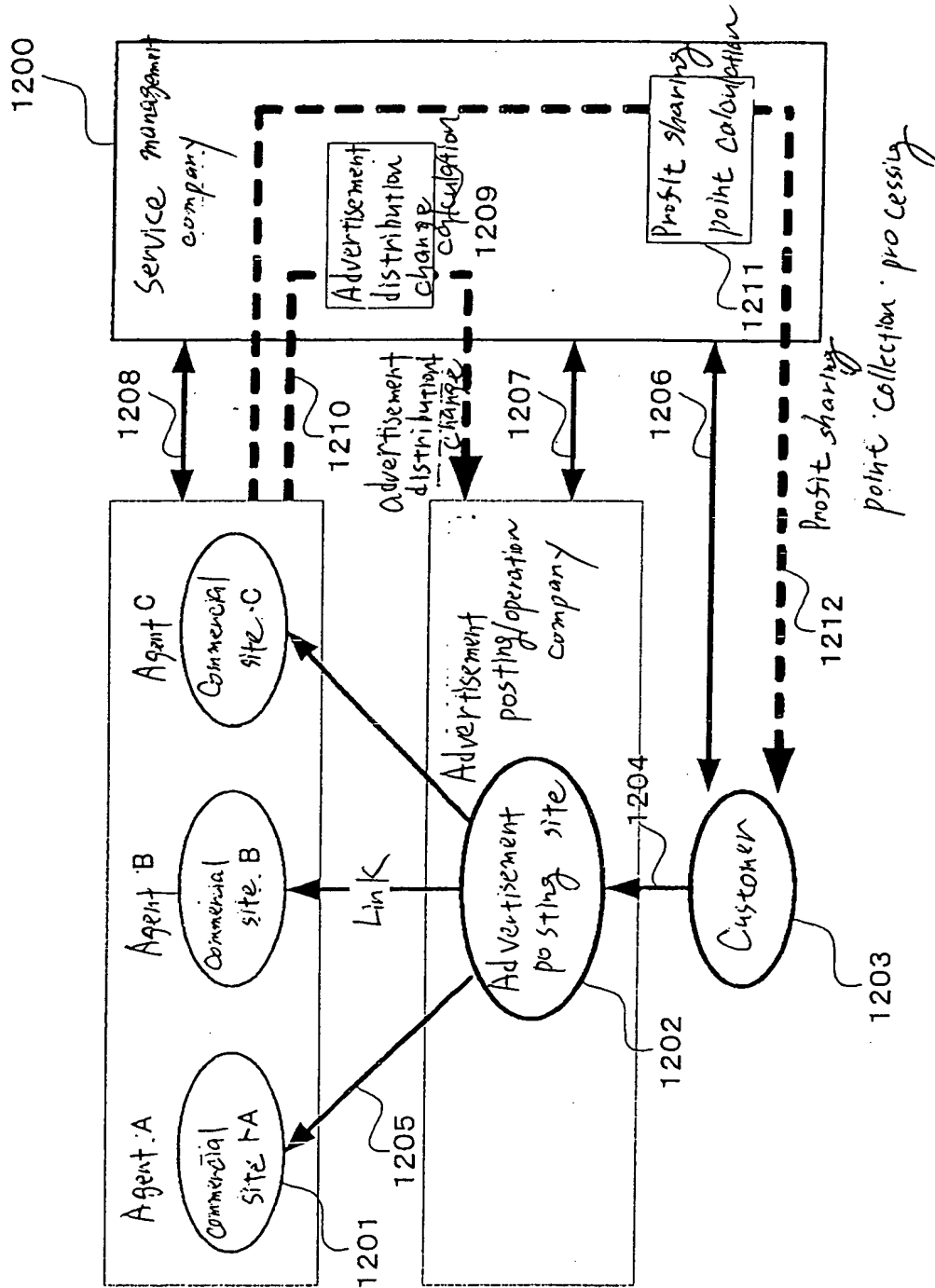
[79.13]

< Proxy settlement inquiry data for Mr/Ms. , March 2003 >
 ※ Proxy settlement expiration date 2002/3/31 >
 As of 2002/3/27 13:27

1100	1101	1102	1103
Service use date/time	Use points at that time	(amount) Cumulative use point (amount)	Proxy settlement valid ID
2002/03/18 18:11	7800 yen	340 yen	01 - 03
2002/03/20 14:39	300 yen	15 yen	01 - 03
2002/03/27 13:22	2500 yen	125 yen	01 - 04

1104	1105	1106	1107	1108
Contract ID	Contract date / time	Fee charged	Proxy settlement contract amount	Settlement determination
01	2002/03/07 14:00	105 yen	105 yen	O
02	2002/03/08 10:05	105 yen	105 yen	O
03	2002/03/13 16:15	210 yen	105 yen	O
...
11	2002/03/24 11:34	105 yen	35 yen	O
12	2002/03/25 10:48	525 yen	525 yen	X

[Fig. 14]



[Fig. 15]

